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February 3, 2009

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Statement Of **Anthem Blue Cross and Blue Shield** On

HB 5669 An Act Concerning Employer Health Insurance Premium Payments for Terminated **Employees**

Good afternoon Senator Crisco, Representative Fontana and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am here to speak on HB 5669 An Act Concerning Employer Health Insurance Premium Payments for Terminated Employees.

As the largest health plan in Connecticut, with more small and large employers than any other health plan in Connecticut, we understand that paying premium for individuals who have been terminated from their employment is an area of concern for the employer community and we believe this legislation does achieve that goal. We would offer one suggestion as you deliberate this legislation, in line 16 and 17, where the insurer is required to disclose to the employer the employee's portion of the credited premium, we do not capture the employee's cost share of the policy. In an employer/employee health insurance situation, we only have access to the total premium that is paid to us for all employees; we don't know or capture how much the employee pays versus how much the employer pays. We would suggest that any reference to the health insurer disclosing that information be removed from the legislation.

Thank you again for the opportunity to speak to you today and I welcome any questions you might have.